

<i>SERFF Tracking Number:</i>	<i>MGCA-126457354</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Chesapeake Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44584</i>
<i>Company Tracking Number:</i>	<i>CH-26228-IR (03/09) 201001 AR CHESAPEAKE 14980</i>		
<i>TOI:</i>	<i>H15I Individual Health -</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical</i>
	<i>Hospital/Surgical/Medical Expense</i>		<i>Expense</i>
<i>Product Name:</i>	<i>CH-26228-IR (03/09) - Covered Services Extension Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: The Chesapeake Life Insurance Company

Product Name: CH-26228-IR (03/09) - Covered SERFF Tr Num: MGCA-126457354 State: Arkansas

Services Extension Rider

TOI: H15I Individual Health -

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -

Hospital/Surgical/Medical Expense

Filing Type: Rate

SERFF Status: Closed-Approved- State Tr Num: 44584

Closed

Co Tr Num: CH-26228-IR (03/09) State Status: Approved-Closed

201001 AR CHESAPEAKE 14980

Reviewer(s): Rosalind Minor

Authors: EDS EDSSupport, Sergei Disposition Date: 01/21/2010

Mordovine, Aliya Panjwani, Yan

Yuan, Eliseo Rodriguez, Joanna

Gulling, Liz Hart, Sean Casey,

David Beimesch, Tony Huang,

Kendall Daniels, Chanel Orallo,

Sommay Khounlo, Ashley Toner,

Jennifer Schilb

Date Submitted: 01/14/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

State Filing Description:

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Our state of domicile is Oklahoma and does not require rate changes to be filed; therefore, no such rate filing has been made in that state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/21/2010

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

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Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44584
Company Tracking Number: CH-26228-IR (03/09) 201001 AR CHESAPEAKE 14980
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: CH-26228-IR (03/09) - Covered Services Extension Rider
Project Name/Number: /

State Status Changed: 01/21/2010

Deemer Date:

Created By: Sean Casey

Submitted By: Sean Casey

Corresponding Filing Tracking Number:

Filing Description:

"This Rider is designed for use with Policy Forms CH-26220, a Basic Scheduled Plan. If the rider form is attached to the base policy form and the accumulated covered expense amount reaches the limiting amount set forth in the schedule of benefits during a Period of Confinement, (regardless of the maximum benefit limits of the base policy), the plan pays 100% for the remainder of that Period of Confinement up to the Aggregate Maximum per Injury or Sickness."

Company and Contact

Filing Contact Information

David Beimesch, nrhact-comp@healthmarkets.com
9151 boulevard 26 817-255-3752 [Phone]
north richland hills, TX 76180

Filing Company Information

The Chesapeake Life Insurance Company CoCode: 61832 State of Domicile: Oklahoma
9151 Boulevard 26 Group Code: 264 Company Type:
North Richland Hills, TX 76180 Group Name: State ID Number:
(817) 255-3100 ext. [Phone] FEIN Number: 52-0676509

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Chesapeake Life Insurance Company	\$0.00	01/14/2010	

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Hospital/Surgical/Medical Expense Expense
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/21/2010	01/21/2010

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Disposition

Disposition Date: 01/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documentation	Approved-Closed	No
Rate	CH-26228-IR (03/09) Rate page	Approved-Closed	Yes

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 01/21/2010	CH-26228-IR (03/09) Rate page	CH-26228	New		CH-26228-IR (0309) (AR) Rate Page.pdf

The Chesapeake Life Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Covered Services Extension Rider

CH-26228-IR (03/09)

BasicFit

Formula
Round(AgeSex x Area x Base x Inflation x Tobacco,2)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates.

Inflation
1.080000000

Base	Factor
Base	42.470

Based on underwriting results, final rates may range from 50% to the maximum percentage allowed by your state of the calculated rates.

Demographic	Value	Factor
Tobacco	No	1.000
Tobacco	Yes	1.300

Age	Factor	Gender	Adult/Dep
00 - 19	0.5480	Female	Adult
20 - 24	0.5810	Female	Adult
25 - 29	0.6130	Female	Adult
30 - 34	0.6390	Female	Adult
35 - 39	0.6650	Female	Adult
40 - 44	0.7260	Female	Adult
45 - 49	0.7890	Female	Adult
50 - 54	0.8340	Female	Adult
55 - 59	0.8860	Female	Adult
60 - 64	0.9290	Female	Adult
65 - 99	1.0150	Female	Adult
00 - 19	0.3940	Male	Adult
20 - 24	0.4120	Male	Adult
25 - 29	0.4270	Male	Adult
30 - 34	0.4550	Male	Adult
35 - 39	0.4880	Male	Adult
40 - 44	0.5480	Male	Adult
45 - 49	0.6260	Male	Adult
50 - 54	0.7740	Male	Adult
55 - 59	0.8860	Male	Adult
60 - 64	0.9460	Male	Adult
65 - 99	1.0320	Male	Adult
00 - 64	0.2460	Female	Dep Child
00 - 64	0.2460	Male	Dep Child

Area	ID	Factor
71600 - 71699	01	1.000
71700 - 71799	ZD	0.906
71800 - 71899	01	1.000
71900 - 71999	01	1.000

Area	ID	Factor
72000 - 72099	01	1.000
72100 - 72199	AB	1.051
72200 - 72299	01	1.000
72300 - 72399	AC	1.077
72400 - 72499	ZA	0.976
72500 - 72599	01	1.000
72600 - 72699	ZB	0.952
72700 - 72799	ZA	0.976
72800 - 72899	AB	1.051
72900 - 72999	ZB	0.952
All - Others	AC	1.077